26116 SP 2837 THOMAS LAMOUREUX 115A VICTORY ST CUMBERLAND, RJ 02864-5360 To obtain information about your account: Visit: www.MortgageQuestions.com Call toll free; 1-877-744-2506 Email us: CustomerCare@mortgagefamily.com

Fax: 1-956-917-8300

Statement Date: 3/30/2020

Account life maken " 20"	
Property Address	115 A&B VICTORY ST
	CUMBERLAND, RI 02854
Outstanding Principal Balance (not payoff amount)	\$167,680.19
Current Interest Rate	3.8750%
Prepayment Penalty	No
Escrow Balance	\$620.31
Suspense Balance	\$0.00

	Paid Last Month	Paid Year to Date
Principal	\$198.02	\$717.51
Interest	\$542.11	\$1,628.84
Escrow (Taxes and/or Insurance)	\$389.39	\$1,168.17
Fees	\$7.50	\$22.50
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,137.02	\$3,537.02

Loan number: 7145650607 Payment Due Date: 4/1/2020 Amount Due: \$1,166.52 If payment is received after 4/16/2020, a \$37.00 late fee will be

Principal	\$198.66
Interest	\$541.47
Escrow (for Taxes and insurance)	\$389.39
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,129.62
Total New Fees and Charges	\$7.50
Outstanding Unpeid Late Charges, Returned Item Charges, Shortages	٧,١٥٥
and Other Fees	\$29.50
Assessed Expenses	\$0.00
Past Due Paymeni(s)	\$0.00
Total Amount Due	\$1,166.52

	Proposition Measures 4 22
ľ	You are currently due for the 4-1-2020 payment.
l.	Your last full payment was applied to the payment due

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Please note that this is not the payoff quote and any amount less than the payoff quote will be returned. Please contact us for payoff quote.

	(Olor and Anna Anna Anna Anna Anna Anna Anna			Piease contact	us for payoff	dnote:	retumed.	
an or was the								Ac al (S)
03/80 03/30 Payrr	ent	\$195.02	S542.11	\$389,39	\$0.00	\$0.00		
GS/SD CS/SC Payrr		\$0.00	S0.00	\$0.00	\$7.50	S0.00	80.00 \$0.00	51,129.62
53/30 Spee	Pay Assessed	\$3.05	\$0.00	\$0.00	-S7 50	50.00	\$0.00	\$7.50 50.00

Important Information

If it's not possible to make the monthly payment due to impacts from COVID-19, please notify us right away. You can notify us by emailing covid19assistance@mortgagefamily.com. We may have assistance options available and we are here to help. We appreciate your support in using the self-serve options as our wait times may be extended due to anticipated volume related to COVID-19.

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mongage Services

Loan number: 7145650607 THOMAS LAMOUREUX

> PHH Mortgage Services P O BOX 371458 PITTSBURGH, PA 15250-7458

Payment Due Date 4/1/2020 Regular Monthly Payment \$1.129.52 Total New Fees and Charges \$7,50 Outstanding Unpeid Late Charges, Returned Item Charges, Shortages and Other Fees \$29,50 Assessed Expenses \$0.00 Past Due Payments \$0.00 **Total Amount Due** \$1,166.52 If you're paying more than the amount obe, phase tall is where you went us to apply the airs amount, if we do not receive your instructions, we'll apply the extra amount first to unput dit the charges and then to minopel. Extra principal Extra escrew Unpaki late charges Other (specify)

Page 1 of 2

99 954 7145650607 0000116652 0000112952 7

Total check enclosed

Case

For your information ocument 1-3

Pay by phone or web:

You can make your payment by phone at 1-877-726-3273 or visit the website abown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Sriday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer; funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes: Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to;

Payment Processing P.O. Box 371458 Pittsburgh, PA 15250-7458

Please make sure to put Both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the dats of receipt if 1) in US deliars in the form of a check drawn on a US Bank, and 2) received in the envisione provided with the payment coupon enclosed. All other malied payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax hills sent directly to us. However, some tex authorities may continue to send your regular tax hills to you directly. Your tax authority will send other types of tax hills, such as corrected, supplemental or special assessment hills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services Attention: Tax Department P.C. Box 24665 West Palm Beach, FL 33416-4665

For information about your escrow account, such as the data taxes were paid; the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner/fire, windstorm and earthquake coverage if required, if your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance, over the page 2

Change of name or address

If your contact information has changed, please give us the now information below.

Name (first, middle, idel)

C:ry

Address (number and street)

Home telephone Gustimess telephone

State

E-mail address

Filed 07/24/20 Page 2 of 18 PageID #: 30

If you have an escrow account, the arinual premiums for your hezard insurance will be paid from your bestrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

Contact information for general insurance

Mailing address: Phone: 1-836-882-1855
PHH Mongage Services Fax: 1-937-525-4210
Attention: Insurance Department P.O., Box 5954
Springfield, OH 45501-5954

Contact Information for property damage and loss draft checks Mailing address: Phone: 1-888-882-1955

PHH Mortgage Services Attention: Lose Dreff Department P.O. Box 7459 Springfield, OH 45501-7459

For insurance updates, vizit www.mycoverageinfo.com and enter PIN CMSE4.

Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error retailing to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property eddress and a statement of either the information you are requesting or the error you believe has accurred;

PHH Mortgage Services P.O. Box 66002 Lawrenceville, NJ 08648

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

 Loan History
 \$0 - \$10.00

 Returned Payment Fee
 \$0 - \$50.00

 Faying by Phone or Web
 \$0 - \$17.50

 Lien Release
 Veries by State

 Wire Fee
 \$0 - \$25.00

 Certified Mati Fee
 \$0 - \$7.30

 Payoff Quote
 \$0 - \$30.00

Important Bankruptcy Information

If your original obligation has been discharged, or is subject to an automatic stay of bankfuptcy under Title 11 of the United States Code, this notice is to compilance and/or informational purposes only and/or is notice of the creditor's intent to enforce a list against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 900-569-4267 or visit www.hud.gov/offices/heg/sit/hoc/hos.cfm.

Additional educational resources are available at Fannia Mads. KnowYour Options: website, https://www.knowyouroptions.com/. Additional payment assistance options are also available by contacting RHH Mortgage Services.

State Disclosures

Zip Code

California Property Owners — An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free hotline is available at 877-726-5793. Also, if you would like to request an accounting of your escrow account pursuant to California Owll Code Section 2954, you may contact us to request this information.

To obtain information about your account: Visit: www.MortgageQuestions.com Call toil free: 1-977-742-2506

Email us: CustomerCate@mortgagefamily.com

Fax: 1-856-917-8300 Loan number: 7145650607

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

23185 SP 2765 THOMAS LAMOUREUX 115A VICTORY ST CUMBERLAND, RI 02864-5360

Statement Date: 2/6/2020

Suspense Balance

141217

To obtain information about your account: Vielt; www.MortgageQuestions.com Call toll free: 1-877-744-2506 Email us: CustomerCare@mortgagefamily.com Fax: 1-856-917-8300

Loan number: 7145650607 Payment Due Date: 3/1/2020 Amount Due: \$1,129.52

If payment is received after 3/16/2020, a \$37.00 late fee will be chargeu.

decentifulfillings. Property Address 115 A&B VICTORY ST CUMBERLAND, RI 02864 Outstanding Principal Balance (not payoff amount) \$167,878.21 3.8750% Current Interest Rate Prepayment Penalty No \$456.35 Escrow Balance

Pera Paymenta Escentidovini su				
	Paid Last Month	Paid Year to Date		
Principal	\$260.16	\$519.49		
Interest	\$542,95	\$1,088.73		
Escrow (Taxes and/or Insurance)	\$389.39	\$778.78		
Fees	\$7,50	\$15.00		
Optional Products	\$0.00	\$0.00		
Partial Payment (Unapplied)*	\$0.00	\$0.00		
Total	\$1,200.00	\$2,400.00		

Principal	\$198.02
Interest	\$542.11
Escrow (for Taxes and Insurance)	\$389.39
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,129.52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages	
and Other Fees	\$7.5 0 -
Assessed Expenses	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$1,129.52

imistration in the contract of You are currently due for the 3-1-2020 payment. Your last full payment was applied to the payment due 2-1-2020.

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the belance of a partial payment, the funds will then be applied to your

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Post			and the second	iniprositia (a			TP SOME	金字面的	
	944			440420518					
	AND SHAPE			A STATE OF THE PARTY OF THE PAR		anne Pione Broke	SERVICE CONTRACTOR		Anna de la
01/30		City Tax CUMSERLAND TOWN 1	\$0.00	\$9.00	~\$728.4 8	80.00	\$0.00	00.02	\$726.49
02/0≛		Hazard Insurance AMERICAN SECURITY INSICO	30. 00	\$3.00	-8131.25	\$0.00	\$0.00	60.00	\$101.25
02/05	02/06	Payment	\$197.18	\$542.95	5359.39	\$0.00	80.00	\$0.00	\$1,129,52
02/06	02/08	Extra Principal	\$62,98	\$0.00	\$ 6.0€	S0.00	S0.60	\$0.00	362.98
02/06	02/08	Payment,	00.00	\$0.00	\$0.00	57.50	S0.00	\$0.00	67.50
62/06		SpeedPay Assessed	\$0.00	\$0.00	90.00	-\$7.50	\$6,50	\$0.00	\$6.00

to principal.

\$0.00

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH. on your check and i Mortgage Services,

Loan number: 7145650807 THOMAS LAMOUREUX

> PHH Mortgage Sarvices P O BOX 371458 PITTSBURGH, PA 15250-7458

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Payment Du	e Date	3/1/2020
Regular Mont	hīy Payment	31,129.52
Total New Fer	es and Charges	\$7.50
Outstanding t Returned Item		
and Other Fees		\$7.50-
Assessed Exp	senses	\$0.00
Past Due Payments		\$0.00
Total Amou	nt Due	\$1,129.52
If you're paying more than the amount due, please tell us	Extra principal	\$
where you want us to apply the extra emount, if we do not	Extra escrow	\$
receive your instructions, we'll apply the extra amount first to	Unpaid late charges	\$
unpeid lete charges and then	Other (apacify)	8

Page 1 of 4

Total check enclosed

For your information bounded by the perform all servicing activities for your Filed 07/24/20 Page 5 of 18 PageID #: 33 Filed 07/24/20 Page 5 of 18 PageID #: 33 If you have an escrow account the approximation of the period of the approximation of the approxim Case 1:200-100/lgage loan.

Pay by phone or web:

You can make your payment by phone at 1-877-729-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the Information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution, if you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement,

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a onc-time additional principal payment by mailing a check to:

Payment Processing P.O. Box 371458 Pittsburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the data of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to your directly. Your tax authority will send other types of tax bills, such as corrected. supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services Altention: Tax Department P.O. Box 24565 West Palm Beach, FL 93416-4665

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner/tire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance. D4PHM096507 rev 2/20

Change of name or address

if your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and sireet) Suite no. City State Zio Code Home telephone Business telephone Extension • E-mail address

If you have an escrow account, the annual premiums for your hazard Insurance will be paid from your escrow account. If you do not have an ascrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose,

Contact information for general insurance Mailing address:

Phone: 1-888-882-1855 PHH Morigage Services Atlention: Insurance Department P.O. Box 5954 Fax: 1-997-525-4210 Springfield, OH 45501-5954

Contact information for property damage and loss draft checks Phone: 1-888-582-1855

PHH Morigage Services Attention: Loss Draft Department P.O. Box 7459 Springfield, OH 45501-7459

For insurance updates, visit www.mycoverageinlo.com and enter PIN CM954.

Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Prequests, you must use the address below and include your name, your mortgage loan account number, properly address and a statement of either the information you are requesting or the error you believe has cocurred:

PHH Mortgage Services P.O. Box 66002 Lawrenceville, NJ 08648

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding sees, you may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00
Returned Payment Fee	\$0 - \$25.00
Paying by Phone or Web	\$0 - \$17.50
Lien Release	\$0 - \$15.00
Wre Fee	\$0 - \$25.00
Certified Mail Fee	\$0 - \$15.00
Certified Mail Fee	\$0 - \$15.00
Payoff Quote	\$0 - \$30.00

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/afin/hcc/hcs.cfm.

Additional educational resources are evallable at Fancie Mada Know Your Options website, https://www.knowyouropcons.com/ Additional payment assistance options are also available by contacting PHH Mortgage Services.

State Disclosures

California Property Owners - An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free hotline is available at 877-728-6793. Also, if you would like to request an accounting of your escrow account pursuant to California CMI Code Section 2954, you may contact us to request this information.

4445 SP 2777 RE 002 THOMAS LAMOUREUX 115A VICTORY ST CUMBERLAND, RI 02864-5360 To obtain Information about your account: Visifi: www.MortgageQuestions.com Call toll free: 1-877-744-2506 Email us: CustomerCare@mortgagefamily.com Fax: 1-855-917-8300

Statement Date: 1/10/2020

Acception	21.16	2	
Property Address			115 A&B VICTORY ST MBERLAND, RI 62664
Outstanding Princi	oal Balance (not payoff ar	nount)	\$168,138.37
Current Interest Ra	te		3.8750%
Prepayment Penali	y:::::::::::::::::::::::::::::::::::::		Neo
Escrow Balance			\$926.7C
Suspense Balance			\$0.00

Paid Year to Date Paid Last Month \$259.33 \$259,33 Principal \$543,78 \$543.78 Interest Escrow (Taxes and/or Insurance) \$389.39 \$389.39 \$7.50 \$7.50 \$0.00 Optional Products \$0.00 \$0.00 Partial Payment (Unapplied) \$0.00

\$1,200.00

Loan number: 7145650607
Payment Due Date: 2/1/2020
Amount Due: \$1,129.52

If payment is received after 2/16/2020, a \$37.00 late fee will be charged.

		11 27	Ports I	
Principal:		200,000,000		\$197.18
interest				\$542.95
Escrow (for Taxes a	nd Insura	ince)		\$389.39
Optional Products/0	Other	::::::: :::::: : ::::		\$0.00
Regular Monthly F	Payment			\$1,129.52
Total New Fees and	Charges	3		\$7,50
Outstanding Unpelo Returned Item Char				
and Other Fees				\$7.50
Assessed Expenses	, i i i i i i i i i i i i i i i i i i i			\$0.00
Past Due Payment(s	s)			\$0.00
Total Amount Due				\$1,129.52

You are currently due for the 2-1-2020 payment. Your last full payment was applied to the payment due 1-1-2020.

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

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51,200.00

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it beyeable to PHH Mongage Services.

Loan number: 7145650507 THOMAS LAMOUREUX

> PHH Mortgage Services P Ó BOX 371458 PITTSBURGH, PA 15250-7458

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Payment			\$1,	129.52
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nees				\$7.50- \$0.00
nii Sinana or toot	i :: !!	: .: : ; <u></u>		\$0.00
Due			51.	129.52
Extra principal			\$	
Extra escrow			\$	
	arges		\$	
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Pay by phone or web:

You can make your payment by phone at 1-677-723-3273 or visit the website shown on the front of this statement to make a Speedpay. payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing P.O. Box 371458 Pittsburgh, PA-15250-7458

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other malled payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax blie, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your toan number on the bill and send it as soon as possible to:

PHH Morigage Services Attention: Tax Department P.O. Box 24665 West Palm Beach, FL 33415-4565.

For information about your escrow account, such as the date taxes were paid, the amount of laxes paid, or the property description used for tax ourposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner/fire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance. 04PHM096507 sev 1/19 Page 2

Change of name or address

If your contest information has changed, please give us the new information below.

insurance will be paid from your escrew account. If you do not have a escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this Information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would CODOSA

Contact information for general insurance

Mailing address: Phone: 1-888-882-1855 PHH Mortgage Services Fax: 1-937-525-4210

Attention: Insurance Department P.O. Box 5954 Springfield, OH 45501-5954

Contact information for property demage and loss draft checks Mailing address: Phone: 1-888-882-1856

PHH Mortgage Services

Attention: Loss Draft Department

P.O. Box 7459 Springfield, OH 45501-7459

For insurance updates, visit www.mycoverageinlo.com and enter-PIN CM954.

Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Hequests, you must use the address below and include your name, your montgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services P.O. Box 56002 Lawrenceville, NJ 08648

Feed

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History \$0 - \$10.00 Returned Payment Fee \$0-\$50.00 Paying by Phone or Web \$0 - \$17.50 Varies by State Lien Release Wire Fee \$0 - \$25.00 Centified Mail Fee \$0 - \$7.30 Payoff Quote \$0 - \$30.00

Important Bankruptcy Information

If your original obligation has been discharged, on a subject to an automatic stay of penkrupicy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area; call the U.S. Department of Housing and Urben Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/slh/hcc/ncs.clm

Additional educational resources are available at Fannie Mae's Know Your Options website, https://www.knowyouroptions.com/. Additional payment assistance opilors are also available by contacting PHH Mortgage Services.

State Disclosures

California Property Owners - An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free hotline is available at 677-725-5793. Also, if you would like to request an accounting of your escrow account pursuant to California Civil Code Section 2954, you may contact us to request this information.

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To obtain information about your account: Visit: www.MortgageQuestions.com Call toil free: 1-877-744-2506 Email us: CustomerCare@mortgagetsmily.com

Fax: 1-855-917-8300 Loan number: 7145650607

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

35637 SP 2784 RE OC' THOMAS LAMOUREUX 115A VICTORY ST CUMBERLAND, RI 02864-5360 To obtain information about your account: Visit: www.MortgageQuestions.com Call toll free: 1:877.744-2508 Email us: OustomerCare@mortgagefamily.com

Fax: 1-856-917-8300

Statement Date: 12/13/2019

Accessory statement	effore:	
Property Address	115 A&B VIC CUMPERLAND,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Outstanding Principa	Balance (not payoff amount) \$16	8,397.70
Current Interest Rate		3.8750%
Prepayment Penalty		NO NO
Escrow Balance Suspense Belance		\$0.00

Pais Payments Speak (2014)	est Month	Paid Year to Date
Principal	\$258.49	\$3,077.34
Interest	\$544.62	\$7,138.40
Escrow (Taxes and/or Insurance)	\$389.39	\$5,340.20
Faes	\$7.50	\$141,02
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0,00
Total	\$1,200.00	\$15,694.96

Loan number: 7145850607 Payment Due Date: 1/1/2020

Amount Due: \$1,129.52
If payment is received after 1/16/2020, a \$37.00 late fee will be

charged.

Principal	\$195.35
Interest	\$543.78
Escrow (for Taxes and Insurance)	\$389.39
Optional Products/Other	50.00
Regular Monthly Payment	\$1,129,52
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages	
and Other Fees	\$7,50
Assessed Expenses	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$1,129.52

A CONTRACTOR OF CASE OF SECURIS

You are currently due for the 1-1-2020 payment. Your last full payment was applied to the payment due 12-1-2019.

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

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Complete this coupon, tear it off and return it with your check. Please write your tean number on your check and make it payable to PHH Mortglege Services.

Loan number: 7145650607 THOMAS LAMOUREUX

> PHH Mortgage Services P O BOX 371458 PRTSBURGH, PA 15250-7458

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	Page 1 of 4
Payment Due Date	1/1/2020
Regider Monthly Payment Total New Fees and Charges	\$1,129.52 \$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Stiornages and Other Fees Assessed Expenses Past Due Payments	\$7.50- 50.00 50.00
Total Amount Due	\$1,129,52
If you're paying runs than the Extra principal \$. amount due, plasase tell us where you wan't us to apply the axira amount. If we do not receive your instructions, wa't exply the extra amount first to unpaid take charges and then Other (specify). \$.	

For your information Document 1-3 Filed 07/24/20 Page 10 of 18 Page ID #: 38

Pay by phone or web:

You can make your payment by phone at 1-277-729-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as iong as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday, Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund fransfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your eccount as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing P.O. Box 371458 Pittsburgh, PA 15250-7458

Pisase make sure to put both your account number and Indicate "Principal Only" in the mamo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax tills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to

PHH Mortgage Services Attention: Tax Department P.O. Box 24665 West Palm Beach, FL 33416-4665

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Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, fast) Address (number and street)

Zio Coze

Home telephone ⊡mail address

State

Contact information for general insurance Mailing address

Phone: 1-888-882-1855 PHH Mortgage Services Fax: 1-937-525-4210

insurance will be paid from your escrow account; if you do not have an escrow account, you must provide us a copy of your current hazard

coverage we obtain may not be comparable to a policy that you would

însurance policy and payment receipt. Il you do not provide us this

information, we'll obtain hazard insurance at your expense. The

Attention: insurance Department P.O. Box 5954 Springfield, OH 45501-5954

Contact information for property damage and loss draft checks Mailing address: Phone: 1-886-882-1855.

PHH Mortgage Services

Attention: Loss Draft Department

P.O. Box 7459 Springfield, OH 45501-7459

For insurance updates, visit www.mycoverageinto.com and enter PIN CM954

Requests for information and Notices of Error, including Qualified Written Requests

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PHH Mortgage Services P.O. Box 66002 Lawrenceville, NJ 08648

Fees

Cinosé.

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History \$0 - \$10.00 Returned Payment Fee \$0 - \$50.00 Paying by Phone or Web \$0 - \$17.50 Lien Release Varies by State \$0 - \$25.00 Wire Fee Certified Mail Fee \$0 - \$7.30 **Fayoff Quote** \$0 - 530.00

Important Bankruptcy Information

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Additional educational resources are available at Fannie Mae's Know Your Options wabsite, https://www.knowyouroptions.com/ Additional payment assistance options are also available by contacting PHH Mortgage Services.

State Disclosures

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To obtain information about your account: Visit: www.MortgageQuestions.com Call toll free: 1-877-744-2506 Email us: CustomerCare@mortgagsiamily.com Fax: 1-856-917-8300

Loan number: 7145650607

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

271555P 2727 PT RE OCT THOMAS LAMOUREUX 115A VICTORY ST CUMBERLAND, RI 02864-5360

Statement Date: 11/8/2019

Ne Tarantania.	15
Property Address	115 A&B VICTORY ST CUMBERLAND, RI 02864
Outstanding Principal Balar	nce (not payoff amount) \$166,656.19
	3.B750%
Prepayment Penalty	NG \$485,5
Escrow Balance Suspense Balance	\$0.0

Transpersion of Parishana		
Paid La	et Month	Paid Year to Date
Principal	\$257.86	\$2,818.85
Interest	\$545.45	\$6,591.78
Escrow (Taxes and/or Insurance)	\$389.29	\$4,950.81
	37.50	\$133.52
Fees Optional Products	\$0.00	\$0.00
	\$0.00	\$0.00
Partial Payment (Unapplied)*	1,200.00	\$14,494.98

To obtain information about your account; Visit: www.MortgageQuestions.com Call toil free: 1-877-744-2506 Email us: Custome:Care@mortgagefamily.com Fax: 1-856-917-8300

Loan number: 7145650607.
Payment Due Date: 12/1/2019

charged.

Amount Due: \$1,129.52
If payment is received after 12/16/2019, a \$37.00 late fee will be

\$195.51
\$544.62
\$389.39
\$0.00
\$1,129.52
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\$1,129,52

ing south Newscott

You are currently due for the 12-1-2019 payment. Your last full payment was applied to the payment due 11-1-2019.

'Partial Payments; Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspanse account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

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Complete this coupon; tear it off and return it with your check. Please write your loan number on your sheek and restin it payable to PHH Mortgage Services.

Loan number: 7145650607 THOMAS LAMOUREUX

> PHH Mongage Services P O BOX 371458 PRTSBURGH, PA 16250-7458

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- 11 to 11	11-11				Page 1 of
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	Payment Due				\$1,129.52
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	Total New Foot				\$7.50
	Outstanding U Returned Item and Other Foe	npaid Late Cha Changes, Short 5	rges, agos		57. 50-
	Assessed Exp				\$3.00
	Past Due Payr	nents			\$0.00
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For your information pocument 1-3

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How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your chack back from your financial institution: If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an acditional principal payment with your monthly payment.

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P.O. Box 37 1458 Pittsburgh, PA 15250-7458

Please make sure to pul both your account number and Indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

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Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

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FHH Murtgage Services Attention: Tax Department P.O. Box 24665 West Palm Beach, FL 33416-4665

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Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

City

Andress (number and sweet) State Zip Code

riomo telephon

E-mail address

Filed 07/24/20 Page 13 of 18 PageID #: 41

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Attention: Insurance Department P.O. Box 5954 Springfield, OH 45501-5954

Contact information for properly damage and loss draft checks Mailing address: Phone: 1-888-882-1855

PHH Mortgage Services Attention: Loss Draft Department

P.O. Box 7459 Springfield, OH 45501-7459

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Important Bankruptcy Information

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Information about Mortgage Counseling or Assistance

if you would like contact information for counseling agencies or programs in your erea, call the U.S. Department of Housing and Urban Development (HUD) at 300-569-4287 or visit www.hud.gov/offices/hsg/sfh/ncc/hcs.cfm.

Additional educational resources are available at Fannie Mee's Know Your Options website, https://www.knowyouroptions.com/ Additional payment assistance options are also available by confacting PHH Mortgage Services.

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To obtain Information about your account: Visit: www.MorrigageQuestions.com Call toll free: 1-877-744-2506 Email us: OustomorCare@mortgagefamily.com

Fax: 1-856-917-8300 Loan number: 7145650607

Important Information

This communication is from a debt collector attempting to collect a debt, any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

18405 SP 2704 PT RE OGI THOMAS LAMOUREUX 115A VICTORY ST CUMBERLAND, RI 02864-5360 To obtain information about your account: Visit; www.MortgageQuestions.com Call toll free: 1-877-744-2505 Email us: Customa:Cara@mortgagefamily.com Fax: 1-866-917-8300

Loan number: 7145650607 Payment Due Date: 11/1/2019

Amount Due: \$1,129.52

If payment is received after 11/16/2019, a \$37.00 late fee will be chirosed

Statement Date: 10/9/2019

	115 ASBVICTORYS
roperty Address	CUMBERLAND, RI 02864
Outstanding Principal Balance (not payoff amount)	\$168,913.80
Current Interest Rate	3.87509
Prepayment Penalty	No.
scrow Balance	#320.8
Signature Deletion	50.0

ional Products tal Payment (Unapplied)*	\$0.00 \$0.00	\$0.00 \$0.00
	\$0.00	\$0.00
8	\$7.50	\$126.02
row (Taxes and/or insuran	ce) \$417.66	\$4,561.42
rest	\$546.08	\$6,046.33
cipal	\$194.05	\$2,561.19
Maria (1997)	Paid Last Month	Paid Year to Date
	A STATE OF THE PARTY OF THE PAR	
	cipal rest	cipal \$194.05 rest \$546.08

************	The second second		
enter en en en en en	THE NET		
Principal	A		\$194.68
Interest		ali la mara	\$545.45
Escrow (for Taxes and In	житалсе)		\$389.39
Optional Products/Other		1 11 1 1 1 1 1 1 1	CO.03
Regular Monthly Paym			1,129,52
Total New Fees and Cha	irgės	: :	\$7.50
Outstanding Unpaid Late Returned Item Charges,	Charges,	i	
and Other Fees			\$7:50
Assessed Expenses			\$0.0C
Past Due Payment(s)		T. 11.11	\$0.00
Total Amount Due			31,129.52
20 00 00 000 000 000 00 00 00			

ampi Eu lichate

You are currently due for the 11-1-2019 payment. Your last full payment was applied to the payment due 10-1-2019.

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

	Transaction Activities and a property of the party of the	
. !	Section Sect	
	10/02 19/03 Payment \$192.05 \$0.00 \$0.00 \$7.50 \$0.00 \$0.00 \$7.50 \$0.00 \$0	

Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Complete this coupon, tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan number: 7145650607 THOMAS LAMOUREUX

> PHH Mortgage Services P O BOX 371458 PITTSBURGH, PA 15250-7468

իովնակայիցների միակինակին անականի կանիների կանիներ

		Page 1 of 2
		11/1/2019
Payment Due l	Date:	
Regular Monthly	y Payment	\$1,129,52
Total New Fees		\$7.50
Outstanding Un	paid Late Charges, Charges, Shortages	
and Other Fees		\$7.50
Assessed Expe	nses	\$0.00
Peat Due Paym	ents	\$0.00
Total Amount	Due	\$1,129.52
If you're paying more then the	Cidra orundipal \$	<u>. 1</u>
amount one, planse tell us where you want us to apply	Extra escrow \$_	
the extra amount. If we do not receive your visituations, we'll	Ungeld late charges \$_	
apply the extra amount first to impact late charges and then	Other (epecify)	
to oringles	Total check enclosed \$.	

Case 12 Y Q U O U O LA TENERALISA DO CUMENT 1-3 V Filed 07/24/20 to Page 16 of 18 Page ID #: 44 mortgage Services will perform all servicing activities for your mortgage to an.

Pay by phone or web:

You can make your payment by phone at 1-977.729-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-limb electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your sheck back from your lineacial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by malling a

Payment Processing P.O. Box 371458 Pittsburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Salurday at the address on the payment coupon provided will be credited the date of receipt if 1) in US delians in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day:

Information about taxes

If you have an escrow account, we'll arrange with your lax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tex bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to.

PHH Mortgage Services Attention, Tax Department P.O. Box 24655 West Palm Beson, FL 39416-4665

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amount

The coverage must include homeownerflire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance. rev 1/19 Page 2 04PHM096507

Change of name or address

If your contact information has changed, please give us the new information below.

es (number and street)

eness telephone

State

Zip Code Extension

trome telephone E-meä addruss

Contact information for general insurance

Mailing address: PHR Mortgage Services Phone: 1-888-582-1855

Fax: 1-937-525-4210

Attention: Insurance Department P.O. Box 5964

Springfield, OH 45501-5954

Contact information for property damage and loss draft checks Phone: 1-888-882-1956 Mailing address

escrow account, you must provide us a copy of your current hazard

insurance policy and payment receipt. If you do not provide us this

information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would

PHH Mongage Services

Attention: Loss Draft Department

P.O. Box 7459 Springfield, OH 45501-7459

For insurance updates, visit www.mycoverageinfo.com and enter PIN CM954

Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an ener relating to the servicing of your morrgage loan, including any Qualified William Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting of the error you believe has occurred:

PHH Mortgage Services P.O. Box 66002 Lawrenceville, NJ 08648

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not ested. For additional information regerding tees, you may contact us at the number on the front of your statement.

Loan History 50 - \$10.00 Returned Payment Fee \$0 - \$50.90 Paying by Phone or Web \$0 - \$17.50 Varies by State Lien Release \$0 - \$25.00 Wire Fee 50-\$7.30 Certified Mail Fee \$0 - \$30.00 Payoff Quote

Important Bankrupicy information

If your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to ensorce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Information about Mortgage Counseling or Assistance If you would like contact intormation for counseling agencies or programs in your area, call the U.S. Department of Housing and Uman Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.clm

Additional educational resources are available at Fannie Mae's Know Your Options website, https://www.knowyouroptions.com/ Additional payment assistance options are also available by contacting PHH Mortgage Services.

State Disclosures

California Property Owners - An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free holline is available at 877-726-5793. Also, if you would like to request an accounting of your escrow account pursuant to California Civil Code Section 2954, you may contact us to request this information.

29195 SP 2694 RE OCI THOMAS LAMOUREUX 115A VICTORY ST CUMBERLAND, RI 02864-5360 To obtain information about your account: Visit; www.MortgageQuestions.com Call toll free; 1-877-744-2505 Email us: CustomerCare@mortgagefsmity.com Fax: 1-856-917-8300

Statement Date: 9/12/2019

en grande (al propieta de la propieta del la propieta de la propieta del la propieta de la propieta del la propieta de la prop	
Property Address	 145 ARR VICTORY C
Outstanding Principal Balance	\$169,107,90
Franklin i i i i i i i i i i i i i i i i i i	3.8750%
Prepayment Penalty	
Escrew Balance	\$763,46
Curnoces Dalance	

East Beworklosie (Dichelon)		
Paid I	Last Month Pa	d Year to Date
Principal	\$193.43	\$2,367.14
Interest	\$546.70	\$5,500.25
Escrow (Taxes and/or Insurance)	\$417.86	\$4,143,56
Fees	\$7.50	\$118.52
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
	\$1,165. 49	\$12,129.47

Loan number: 7145650607 Payment Due Date: 10/1/2019 Amount Due: \$1,157.99

if payment is received after 10416/2019, a \$37.00 late fee will be charged.

Principal	\$194.05
Interest	\$546.08
Escrew (for Taxes and Insurance)	\$417.86
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,157.99
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages	
and Other Fees	\$7.50-
Assessed Expenses	.\$0.00
Past Due Paymont(s)	80.00
Total Amount Due	\$1,157.99

You are currently due for the 10-1-2019 payment.
Your last full payment was applied to the payment due

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

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	Applications and the second se	
1	And the state of t	
1	09/12 08/12 Payment \$193,89 \$546,70 \$417,98 \$0.00 \$0.00 \$1,167,5	S89
	09/12 B9/12 Payment \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	00
	09/12: Speed-fay Assessed accompany	

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Page 1 of 2

Complete this coupon; teer it off and return it with your check. Please write your loan number or your loan and make it payabla to FHH Mongage Services.

Loan number: 7145650607 THOMAS LAMOUREUX

> PHH Mortgage Services P O BOX 371458 PITTSBURGH, PA 15250-7458

հոմիոնդիմները հղվավույինայն ինիկի լաննիներ

Payment Due Date	10/1/2019
Fiegular Monthly Payment	\$1,157.99
Total New Fees and Charges	\$7.50
Outstanding Unpeid Late Charges, Returned Itam Charges, Sportages and Ottier Fees	\$7.50-
Assessed Expenses	\$0.00
Past Due Payments	\$0.00
Total Amount Dua	\$1,157.99

if you're paying more than the amount due, please teams where you want us to exply the extra amount, if we do not receive your instructions, we'll goly the arms amount list to unpeid rate changes and then,

Extra principal	B 447 + 5.	 - Ф-		
Extra escrow		: \$_	:: ::::	
Unpaid late charg	28	\$_		
Other (specify)		\$_		
Total check e	nclosed			

For your information Document 1-3, of Filed 0.7/24/20, of Page 18 of 18 RageID #: 46

mortgaga loan.

Pay by phone or web:

You can make your payment by phone at 1-877-729-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET. Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to procees the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your finencial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit. monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing P.O. Box 371458 Pitteburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only' in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Sank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regula; lax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your lax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you

If you have an escrow account and you receive a tex bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services Attention: Tax Department P.O. Box 24665 West Palm Beach, FL 33416-4565

For information about your secrow account, such as the date taxes were paid, the amount of laxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts

The coverage must include homeowner/fire; windstorm and earthquake coverage if required. If your home is located in a FEMA designated floor zone, you will also be required to maintain appropriate flood insurance. rev 1/19 04PHM096507

Change of name or address

If your contact information has changed, please give us the new information below.

Name (6:st, middle, last)

arre telephoni

Suite no Address (number and street) Zip Code City Estunsion

insurance will be paid from your escrow account it you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hexard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would

Contact information for general insurance

Phone: 1-888-882-1855 Mailing address: Fax: 1-997-525-4210 PHH Mortgage Services

Altenilon: Insurance Department P.O. Box 5954 Springfield, OH 45501-5954

Contact Information for property damage and loss draft checks Phone: 1-868-882-1855 Mailing address

PHH Mortgage Services Attention: Loss Draft Department

P.O. Box 7459 Springfield, OH 45501-7459

For insurance updates, visit www.mycoverageinfo.com and enter FIN CM954

Requests for Information and Notices of Error, including Qualified Written Requests

if you wish to request information or assert an error relating to the servicing of your mortisce loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property ackiness and a statement of either the information you are requesting or the endr you believe has occurred:

PHH Mortgage Services P.O. Box 86002 Lawrenceville, NJ 08648

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

\$0 - \$10.00 Loan History Returned Payment Fee SO - \$50.0D Paying by Phone of Web \$0 - \$17.50 Varies by State Lien Releasa \$0 - \$25.00 Wire Fee SO - \$7.30 Certified Mail Fee \$6 \$30.00 Payoff Quote

Important Bankruptcy Information

If your original obligation has been discharged, or is subject to an automatic stay of pankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at BCD-569-4287 or visit www.hud.gov/offices/hsg/sftr/hcc/hss.or

Additional educational resources are available at Fannie Mae's Know Your Options website, https://www.knowycuroptions.com/ Additional payment assistance options are also available by contacting PHH Mortgage Services.

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